



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/515,724	02/29/2000	Geoffrey H. Gill	03188-P0001A	1108
24126	7590	12/01/2006	EXAMINER	
ST. ONGE STEWARD JOHNSTON & REENS, LLC 986 BEDFORD STREET STAMFORD, CT 06905-5619			CHARLES, DEBRA F	
			ART UNIT	PAPER NUMBER
			3691	

DATE MAILED: 12/01/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/515,724	GILL ET AL	
	<b>Examiner</b>	<b>Art Unit</b>	
	Debra F. Charles	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 09 August 2006.
- 2a) ☐ This action is FINAL.      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |                                                                                      |                                                                   |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____                                                          | 6) <input type="checkbox"/> Other: _____                          |

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1 and 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kravitz (6029150 A), Jones et al.(5623547A) and Schenkler(US 6078902A).

Re claims 1 and 9: Kravitz disclose a system for anonymously purchasing goods and services(col. 8, lines 1-15) over the Internet comprising:

a communications system(col. 7,lines 15-55,col. 12, lines 30-60, Fig. 1 and 2);

a customer computer linked to said communications system(col. 7,lines 15-55,col. 12, lines 30-60, Fig. 1 and 2);

an issuer computer linked to said communications system(col. 7,lines 15-55,col. 12, lines 30-60, Fig. 1 and 2);

a merchant computer linked to said communications system(col. 7,lines 15-55,col. 12, lines 30-60, Fig. 1 and 2);

a financial institution computer linked to said communications system(para 0028);

a money code, said money code containing no identification data related to a customer and being untraceable to said customer(col. 24, line 15-col. 25, line 5, fig. 1, 2);

software executing on said customer computer for transmitting an order and said money code to said merchant computer over said communications system(Abstract, col. 7,line 1- col. 8, line 65);

software executing on said merchant computer for receiving said order and money code from said customer computer(Abstract, Col. 8,lines 35-67);

software executing on said issuer computer for receiving said money code and a money amount from a customer(cols. 1-5),

assigning an associated money value to said money code based on said money amount received from the customer(cols. 1-5);

transmitting said money code and associated money value to said financial institution computer over said communications system(cols. 1-5);

software executing on said financial institution computer for receiving said money code and associated money value transmitted by said issuer computer and storing said money code and associated money value(cols. 1-5);

determining a money amount due for said order, and transferring said money code and money amount due to said financial institution computer over said communications system(cols. 1-5);

software executing on said financial institution computer for receiving said money code and money amount due from said merchant computer(cols. 1-5);

comparing said money amount due to said associated money value, and notifying said merchant computer of fund availability(cols. 1-5).

Kravitz does not disclose the exact term "money code". However, Jones et al. does teach a value transfer system which allows value to be transferred between electronic purses with a transaction code(money code) assigned to the money amount that uniquely identifies the transaction(Abstract, col. 2,lines 45-60, col. 3, lines 1-45); Therefore, it would have been obvious to one of ordinary skill in the art the time the Applicant's invention was made to modify the teachings of Kravitz to include the step of Jones et al. The motivation to combine these references is to efficiently transfer money from point to point.

Kravitz and Jones et al. fail to teach transmit money code from Merchant to customer over network. However, Schenkler does teach money code in place of electronic wallet and an electronic wallet is used to transmit money over a network. Therefore, it would have been obvious to one of ordinary skill in the art the time the Applicant's invention was made to modify the teachings of Kravitz and Jones et al to include the step of Schenkler. The motivation to combine these references is to facilitate funds transfer over a network.

1. Claims 2,3,4,5,6,7,10,11,12,13,14,15 and 17 rejected under 35 U.S.C. 103(a) as being unpatentable over Kravitz, Jones et al. and Schenkler as applied to claims 1 and 9 above, and further in view of Linehan(6327578B1) and Wong et al.(5913203A).

Re claims 2, 10 and 17: Kravitz, Jones et al. does not disclose customer computer for generating said money code, and inputting said money code and associated money value into said issuer computer; transmitting said money code and associated money value from said issuer computer to a financial institution computer over a communications system; transmitting an order and said money code from a customer computer to said merchant computer over said communication system; verifying fund availability by comparing said money amount due to said associated money value on said financial institution computer. Linehan disclose customer computer for generating said money code (col. 4, lines 15-25, i.e. "consumer's computer then sends over the internet network some consumer identity and authentication information" and col. 5, lines 50-67, i.e. "step of sending from a consumer's computer a start message"),

assigning an associated money value to a money code corresponding to a money amount surrendered to an issuer by a customer (Table 1 in col. 11, col. 13, lines 60-67 and col. 14, lines 1-15, claim 1, i.e. "issuing bank

creating a reference number or value representing the consumer's credit or debit card number"),

inputting said money code and associated money value into said issuer computer(col. 4, lines 10-20, "initiation message includes payment amount");

transmitting said money code and associated money value from said issuer computer to a financial institution computer over a communications system(col. 6, lines 50-65, i.e. "sending a settlement message"),

transmitting an order and said money code from a customer computer to said merchant computer over said communication system(col. 4, lines 10-20, i.e. "sending from a customer's computer a start message over an internet network to a merchant's computer"),



transmitting said money code and a money amount due from said merchant computer to said financial institution computer over said communications system(col. 6, lines 50-65, i.e. "sending a settlement message"),

verifying fund availability by comparing said money amount due to said associated money value on said financial institution computer(col. 6, lines 10-16, i.e. "verifies that the consumer's account is active and has sufficient funds").

Kravitz, Jones et al.and Linehan does not explicitly disclose(s) that storing said money code on a storage device or said money code containing no identification data related to a customer and being untraceable to said customer. However, in col. 6, lines 45-60, col. 7, lines 55-63 thereof, Wong et al. disclose(s) the user selects the level of anonymity and traceability desired and that once the pseudo cash unit is generated, a record generation means generates an active record associated with the pseudo cash unit and the fixed monetary value and stores the active record in records storage medium, which is preferably some type of electronic data

storage device. It would be obvious to one of ordinary skill in the art to modify the invention of Kravitz, Jones et al. and Linehan based on the teachings of Wong et al. The motivation to combine these references is to enable the selection of anonymous, untraceable transaction to conduct transactions anonymously ensuring the consumer's identity remains confidential, and to use a storage device to store codes to ensure codes are available when needed.

Re claims 3 and 11: Linehan disclose generating a personal identification code to be associated with said money code for controlling access and use of said money code (col. 2, lines 45-50, i.e. "password", col. 4, lines 15-25, i.e. "consumer identity and authentication information" and col. 7, lines 55-67, "the user's identification and authentication information and the merchant's initiation message" and claim 1, i.e. "consumer identity and authentication information").

Re claims 7 and 15: Linehan disclose communications system comprises the Internet (col. 5, lines 55-60).

Re claims 8 and 16: Linehan disclose merchant computer for operating and maintaining an Internet website, accessible by the customer, for facilitating commercial transactions between the customer and a merchant(col. 2, lines 40-45, i.e. "Web server").

Re claims 4 and 12: Linehan does not explicitly disclose(s) that encrypting said money code. However, in col. 2, lines 35-67 thereof, Wong et al. disclose(s) that the "Digicash" or "ecash" system turns a user's or buyer's hard drive on a PC into a purse. To use this system, one first establishes an account with a bank. To obtain digicash or ecash, the user creates a series of numbers that will represent a mixture of coins or money bills in various denominations according to the user's own wishes. This request for digicash is then sent to the bank, which deducts the total amount requested from the user's existing valid account. The bank then sends the user an equivalent amount of ecash as an encrypted email message containing a series of numbers. Each number corresponds to a specified amount of money. Thus, it would have been within the level of

ordinary skill in the art to encrypt a code to ensure anonymity in the transaction.

Re claims 5 and 13: Linehan disclose customer computer for requesting said personal identification code from the customer, retrieving said money code from said storage device(col. 4, lines 10-25, i.e. “consumer’s computer starts message from digital wallet” and lines 30-35, col. 7, lines 55-67, i.e. “the merchant sends to the customer computer, the wallet initiation message” and “then in step 306, the consumer’s wallet is started”), and said money code based on said personal identification code prior to transmitting said money code to said merchant computer(col. 5, lines 55-60, i.e. “sending from a consumer’s computer a start message over an internet network to a merchant’s computer”).

Linehan does not explicitly disclose decrypting an item after it reaches its destination. However, this is well-known in the computer art. Thus, it would have been obvious to one of ordinary skill in the art to employ decryption to unencrypt a code or message when it reaches the merchant to get the benefit of encryption in transit to preserve the anonymity of data in transit.

Re claims 6 and 14: Linehan disclose merchant computer for requesting said personal identification code from the customer upon receipt of said order and money code(col. 5, lines 55-67, i.e. "the merchant's computer replies to consumer's computer", and col. 6, lines 45-67, i.e. "once the merchant has received the authorization token from the issuer"); customer computer for requesting said personal identification code from the customer and transmitting said personal identification code to said merchant computer(claim 1,i.e."sending from the consumer's computer consumer identity and authentication information"); said merchant computer for receiving said personal identification code from the customer and transmitting said personal identification code in addition to the money code and money amount due to said financial institution computer over said communications system(col. 4, lines 10-25, i.e. "merchant sends a message, including reference value to acquirer gateway operating on behalf of an acquirer bank" and col. 6, lines 45-67, i.e. "once the merchant has received the authorization token from the issuer gateway, the merchant completes the sales transaction"); and,

said financial institution computer for receiving said money code, money amount due, and personal identification code and decrypting said money code using said personal identification code prior to determining fund availability(col. 6, lines 45-67, i.e. "once the merchant has received the authorization token from the issuer gateway, the merchant completes the sales transaction", and col.6, lines 5-20, i.e. "verifies customer account is active and has sufficient funds and/or credit to support the payment amount.").

Linehan does not explicitly disclose that software executing on various computers. However, Linehan does indicate browser in col. 1, lines 43-46 and since computers can not operate without software, it would have been obvious to one of ordinary skill in the art to employ software applications on a computer to get the benefit of the four-party communications payment system.

2. The affidavit filed on 7/31/2006 under 37 CFR 1.131 is sufficient to overcome the Gould et al. reference.

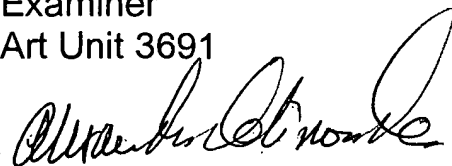
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (571) 272 6791. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on (571) 272 6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

\*\*\*

Debra F. Charles  
Examiner  
Art Unit 3691



ALEXANDER KALINOWSKI  
SUPERVISORY PATENT EXAMINER